IN THE CLAIMS

1. (previously presented) A method of creating an online marketing environment (OLME) comprising the steps of providing a community of reverse credit auctions including borrowers and lenders connected to a computer network through their respective computing devices, in which each auction includes a borrower who presents the-a buyer's credit needs and collaterals and a subgroup of the lenders, which may include all of the lenders, who analyze the auctions on a caveat emptor basis and compete to provide credit to the borrower in an auction by adjusting an interest rate offered to the borrower, wherein at least one of the lenders is a non-professional investor.

2. Canceled.

3. (previously presented) The method of claim 1, wherein at least one of the lenders is a professional investor.

4. (previously presented) The method of claim 1, wherein at least a one of the borrowers comprises one of an entity having access to finance from the traditional non collateralized financial markets, an entity having current access to the traditional asset based financial market and an entity with a relatively weak credit profile.

5. (previously presented) The method of claim 1, wherein there is at least one support player connected to the network through a respective computing device, the support player being an entity from the group consisting of: credit rating companies and personal credit rating companies, personal referents, guarantors, independent credit analysts, trustees, brokers, insurance companies, preferred banks, preferred auditing firm, title searchers and registrars, preferred legal advisor,

2

preferred mediation services.

6. (previously presented) The method of claim 1, wherein at least one auction is Dutch.

7. (previously presented) The method of claim 1, wherein at least one auction is English.

8. (previously presented) The method of claim 1, wherein at least one auction is split.

9. (previously presented) The method of claim 1, wherein at least one auction is bulk.

10. (previously presented) The method of claim 1, wherein income is earned by an entity participating in the OLME from at least one of the following revenue sources (i) auction fees, (ii) income sharing schemes with support services providers, and (iii) advertising, and (iv) e-commerce sharing schemes.

11. (previously presented) The method of claim 1, wherein the borrowers pertain to a Secondary Market.

12. (previously presented) The method of claim 1, wherein at least one loan received by a borrower falls in the category of ecological credits, Islamic finance, a green loan, a non-belic loan, or a third world aid loans.

13. (previously presented) The method of claim 1, wherein at least one loan received by a borrower falls in the category of city or public debt financing.

14. (previously presented) The method of claim 1, wherein at least one loan received by a borrower is designed for credit card financing, so that the lenders compete among themselves to lend money to cardholders within a system whereby purchases done

by credit card can generate an automatic insertion and auction in the OLME.

15. (previously presented) The method of claim 1, wherein the OLME includes a double auction foreign currency exchange.